

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kathy Lynn Fletcher-Stair, Sr
Debtor

Case No. 19-00202-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 48

Date Rcvd: Apr 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2019.

db
aty
5151377 +Kathy Lynn Fletcher-Stair, Sr, 1359 Harney Road, Littlestown, PA 17340-9369
5151378 +Mark W. Schweitzer, McNamee Hosea et al., 6411 Ivy Lane, Suite 200,
5151380 Greenbelt, MD 20770-1405
5151381 +Alltran Financial LP, PO Box 610, Sauk Rapids, MN 56379-0610
5151386 +Andalman & Flynn, 8601 Georgia Avenue, Ste 206, Silver Spring, MD 20910-3496
+Baradel, Kosmerl & Nolan PA, 125 W Street, 4th Floor, Annapolis, MD 21401-2897
+Bill Me Later, PO Box 5138, Lutherville Timonium, MD 21094-5138
++CALVERT INTERNAL MEDICINE GROUP, 205 STEEPLE CHASE DRIVE #304,
PRINCE FREDERICK MD 20678-4054
(address filed with court: Calvert Internal Medicine Group, 110 Hospital Road, #310,
Prince Frederick, MD 20678)
5151389 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank, Post Office Box 688965, Des Moines, IA 50368)
5151382 +Calvert Beach Water Co Inc, 14 E Irongate Drive, Waldorf, MD 20602-2752
5151383 +Calvert County Hospital, 100 Hospital Road, Prince Frederick, MD 20678-4016
5151384 Calvert Cty Treasurers Office, PO Box 2909, Prince Frederick, MD 20678-2909
5151385 +Calvert Health Medical Group, 10845 Town Ctr Blvd, Ste 102, Dunkirk, MD 20754-2712
5151388 +Chase Mortgage, Attn: Bankruptcy, Mc: Oh4-7302 Po Box 24696, Columbus, OH 43224-0696
5151390 +Comcast, Attn Support Services, 4008 N Dupont Hwy, New Castle, DE 19720-6320
5151396 +ERC, PO Box 1259, Dept 98696, Oaks, PA 19456-1259
5151395 +Eos Cca, Attn: Bankruptcy, PO Box 329, Norwell, MA 02061-0329
5151397 Federal Home Loan Mtg Corp, 8200 Jones Branch Drive, Mc Lean, VA 22102-3110
5151398 First National Bank of Omaha, PO Box 3696, Omaha, NE 68103-0696
5151400 +Hayt, Hayt & Landau LLC, Meridian Center 1, 2 Industiral Way West,
Eatontown, NJ 07724-2279
5151399 Hayt, Hayt & Landau LLC, Post Office Box 500, Eatontown, NJ 07724-0500
5151403 +JTV Preferred Account, PO Box 5138, Lutherville Timonium, MD 21094-5138
5151402 +Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225,
Hazelwood, MO 63042-2429
5151407 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
5151405 +Mark W Schweitzer Esquire, 6411 Ivy Lane, Ste 200, Greenbelt, MD 20770-1405
5175429 +Mark W. Schweitzer, Esquire, McNamee Hosea et al., 6411 Ivy Lane, Suite 200,
Greenbelt, MD 20770-1405
5151408 Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
5151376 PA Department of Revenue, Bureau of Individual Taxes, Dept 280431,
Harrisburg, PA 17128-0431
5151409 +Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,
Cleveland, OH 44101-4982
5151411 +Rushmore Lms, Attn: Bankruptcy, Po Box 55004, Irvine, CA 92619-5004
5151412 +S MD Electric Co-Op, c/o Tri County Service Bureau Inc, PO Box 639,
Hollywood, MD 20636-0639
5151414 +Sparrowhawk Solar I, LLC, PO Box 3500, Draper, UT 84020-3500
5151415 +Sully & Sons Inc., PO Box 21, Friendship, MD 20758-0021
5151420 +Tri County Service Bureau, PO Box 639, Hollywood, MD 20636-0639

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5151379 +EDI: ARSN.COM Apr 26 2019 23:03:00 ARS National Services Inc, Dept 110840, PO Box 1259,
Oaks, PA 19456-1259
5151387 +EDI: CHASE.COM Apr 26 2019 23:03:00 Chase Card Services, Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298
5151391 +EDI: WFNNB.COM Apr 26 2019 23:03:00 Commenity Bank, PO Box 659728,
San Antonio, TX 78265-9728
5151392 +E-mail/Text: kzoepfel@credit-control.com Apr 26 2019 19:05:22 Credit Control LLC,
5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
5151393 E-mail/Text: carol.franklin@ditech.com Apr 26 2019 19:05:07 Ditech Financial LLC,
2100 E Elliot Road, Bldg 94, Tempe, AZ 85284-1806
5151394 E-mail/Text: pspitzer@emaonline.com Apr 26 2019 19:05:27 Emergemcy Medicine Asso.,
20010 Centurury Blvd, Suite 200, Germantown, MD 20874-1118
5151375 EDI: IRS.COM Apr 26 2019 23:03:00 Internal Revenue Service, POB 7346,
Philadelphia, PA 19101-7346
5151404 +EDI: CBSKOHL.S.COM Apr 26 2019 23:03:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
Milwaukee, WI 53201-3120
5151404 +E-mail/Text: bncnotices@becket-lee.com Apr 26 2019 19:05:13 Kohls/Capital One,
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
5151406 +EDI: MID8.COM Apr 26 2019 23:03:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
5151812 +EDI: PRA.COM Apr 26 2019 23:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5151410 +EDI: PRA.COM Apr 26 2019 23:03:00 Portfolio Recovery, Po Box 41021,
Norfolk, VA 23541-1021
5151416 +EDI: RMSC.COM Apr 26 2019 23:03:00 Synccb/Care Credit, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
5151417 +EDI: RMSC.COM Apr 26 2019 23:03:00 Synchrony Bank, PO Box 960013,
Orlando, FL 32896-0013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5151418 +EDI: RMSC.COM Apr 26 2019 23:03:00 Synchrony Bank/TJX, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
5151421 +EDI: VERIZONCOMB.COM Apr 26 2019 23:03:00 Verizon, 500 Technology Drive, Suite 30,
Saint Charles, MO 63304-2225

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5151401 Home Depot, Address removed per entry 14
5151413 Solar City, Removed per entry 15
5151419 Tesla, No address per entry 9
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Gary J Imblum on behalf of Debtor 1 Kathy Lynn Fletcher-Stair, Sr gary.imblum@imblumlaw.com,
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;b
ernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase
.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Kathy Lynn Fletcher–Stair Sr
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx–xx–0568**

EIN ____-____-____

Social Security number or ITIN ____-____-____

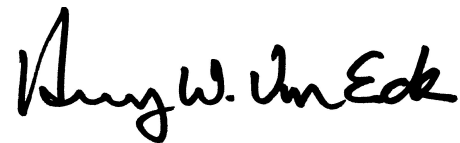
EIN ____-____-____

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:19–bk–00202–HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathy Lynn Fletcher–Stair Sr
aka Kathy Lynn Stair, fka Kathy L Fletcher, fka
Kathy L El–Attar

4/26/19**By the
court:**

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.